

February 29, 2008

RE: SB 276 An Act Expanding Insurance Coverage For Hearing Aids For Children

Good morning Sen. Crisco, Rep. O'Connor and members of the Insurance and Real Estate Committee.

My name is John Flanders. I am the Chair of the Legislation, Policy and Planning Committee and of the Connecticut Council for Developmental Disabilities.

The mission of the Council is to promote the full inclusion of all people with disabilities in community life. As such, we are enthusiastically in favor of enhancing the coverage for hearing aids on medical insurance policies and urge you in the strongest terms to support SB 276. We believe that this coverage should be available to every person in the state who needs it, but understand that the only option before the committee today is to remove the insurance companies ability to deny coverage for hearing aids acquired for children between the ages of 13 and 18.

The reason I am appearing before you this morning, in addition to my formal role on the Council, is that I am the father of a now 13 year old son who has a profound hearing loss and who has enjoyed remarkable benefits from the fact that he has been able to use some of the incredible technology that is included in hearing aids today. Since he lost his hearing to pneumococcal meningitis at age three, Nate has been able to participate in typical classrooms, sports, a teenage social life and now as a guitarist. The abilities of the new technology is simply remarkable and thousands of kids like Nate now have the opportunity to listen and speak like any other kid. You will have a chance to see how well when he testifies later this morning.

Helen Keller was once asked to compare her deafness and her lack of sight. She said without question that "blindness separates us from things,

deafness separates us from people." Connecticut has been in the forefront of making hearing technology available to its children, allowing them to speak and listen with their peers, but as of today we have only taken the first small step. The bill in front of you will bring the newest technology into reach for more of our families. It will make the technology available to those in high school who are preparing for college and for life as productive citizens.

The benefits are obvious. The technology is getting better giving hearing aid users access to the voices of their teachers, telephones, movies, music and all of the important sounds and voices that mean so much to all of us. In addition, these are highly miniaturized and very sophisticated devices. By their nature they are ON almost constantly and are exposed to all of the environmental hazards that our kids get into: moisture from sweat and rain, dust, and even an occasional hit from a basketball. Hearing aids do wear out.

But we understand that this committee cannot look just at the bang. You have an obligation to look at the buck as well. I'm afraid that I am no actuary, but I do have access to some relevant information. In Section 15-1501 of the Maryland Insurance Article, Maryland's Health Care Commission is required to report on the cost of its insurance mandates. Its law is a contemporary to our current statute and requires policies to pay up to \$1400 per ear every 36 months for children up to age 18, which is similar to the benefit proposed in SB 276. The commission estimates that the total full cost of this benefit is \$9.00 per policy, or approximately 0.2% of the average premium.

The benefits of reducing this limit to coverage are obvious. If nothing else, the potential savings in accommodation in our schools, colleges and universities would make it worth our while. But, far more importantly, the chance for all of those who are deaf or hard of hearing to enjoy the same opportunities that all of us expect, makes removing the limitation of coverage for our teen age children a clear winner. The cost to premium payers is remarkably low, the benefit to our children immense, and the potential for savings is excellent. We strongly urge the Committee to make a favorable referral and the Legislature to enact this change.

Thank you.

